

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Frenny Mariano  
DebtorCase No. 18-76800-ast  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: ddunninge  
Form ID: 309APage 1 of 2  
Total Noticed: 28

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +Frenny Mariano, 149 Haig Rd, Valley Stream, NY 11581-3402  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9373049 +ARstrat LLC, PO Box 33720, Detroit MI 48232-3720  
9373054 +Chase Mortgage, PO Box 78420, Phoenix AZ 85062-8420  
9373055 +CitiBank, PO Box 70166, Philadelphia PA 19176-0166  
9373057 +International Recovery Associates Inc, PO BOX 651, Nesconset NY 11767-0651  
9373058 +Long Island Jewish Medical Center, 27005 76th Ave, New Hyde Park NY 11040-1496  
9373059 +Mullooly Jeffrey Rooney & Flynn LLP, PO BOX 9036, Syosset New York 11791-9036  
9373062 +NSLIJ Medical PC, PO Box 28372, New York NY 10087-8372  
9373063 +NYU Hospital Center, PO BOX 415234, Boston MA 02241-5234  
9373060 +North Shore University Hospital at Manhasset, 300 Community Drive, Manhasset NY 11030-3876  
9373061 +Northwell Health, PO Box 28372, New York NY 10087-8372  
9373064 +South Nassau Community Hospital, PO Box 5635, Hicksville NY 11802-5635  
9373067 +Toyota Motor Credit, 100 Bridgeport Ave, 4th Floor, Shelton CT 06484-3264  
9373069 +Winthrop University Hospital, PO Box 9562, Uniondale NY 11555-9562

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRKBARNARD.COM Oct 10 2018 22:33:00 R Kenneth Barnard, 3305 Jerusalem Avenue,  
Suite 215, Wantagh, NY 11793-2028  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 10 2018 18:46:40  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.li.ecf@usdoj.gov Oct 10 2018 18:39:42 United States Trustee,  
Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza,  
Central Islip, NY 11722-4456  
9373048 +EDI: AMEREXPR.COM Oct 10 2018 22:33:00 American Express, PO Box 1270,  
Newark NJ 07101-1270  
9373050 +EDI: BANKAMER.COM Oct 10 2018 22:33:00 Bank of America, Credit Cards, PO box 15019,  
Wilmington DE 19850-5019  
9373051 +EDI: BANKAMER.COM Oct 10 2018 22:33:00 Bank of America, Mortgage Department,  
PO Box 31785, Tampa FL 33631-3785  
9373052 +EDI: CAPITALONE.COM Oct 10 2018 22:33:00 Capital One, PO Box 6492,  
Carol Stream IL 60197-6492  
9373053 +EDI: CHASE.COM Oct 10 2018 22:33:00 Chase Card Service, PO Box 15548,  
Wilmington DE 19886-5548  
9373056 +EDI: DISCOVER.COM Oct 10 2018 22:33:00 Discover, PO Box 71084, Charlotte NC 28272-1084  
9373065 +EDI: RMSC.COM Oct 10 2018 22:33:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando FL 32896-0013  
9373066 +EDI: WTRRN BANK.COM Oct 10 2018 22:33:00 Target Card Services, PO Box 660170,  
Dallas TX 75266-0170  
9373068 +EDI: VERIZONCOMB.COM Oct 10 2018 22:33:00 Verizon, 500 Technology Drive Suite 300,  
Weldon Spring MO 63304-2225

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0207-8

User: ddunninge  
Form ID: 309A

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

R Kenneth Barnard rkbesquire@aol.com, N250@ecfcbis.com  
United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>Frenny Mariano</b>	Social Security number or ITIN	<b>xxx-xx-6952</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of New York</b>	Date case filed for chapter	<b>7 10/9/18</b>
Case number:	<b>8-18-76800-ast</b>		

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Frenny Mariano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	149 Haig Rd Valley Stream, NY 11581	
<b>4. Debtor's Attorney</b> Name and address	Frenny Mariano 149 Haig Rd Valley Stream, NY 11581	Contact Phone _____ Email: <u>NONE</u>
<b>5. Bankruptcy Trustee</b> Name and address	R Kenneth Barnard 3305 Jerusalem Avenue Suite 215 Wantagh, NY 11793	Contact Phone 516-809-9397 Email: <u>rkbeshire@aol.com</u>
<b>6. Meeting of Creditors</b>	<b>November 7, 2018 at 09:30 AM</b>	Location: <b>Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza – Room 563, Central Islip, NY 11722-4437</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 1/7/19</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. To date the Clerk does not have sufficient information to make any determination concerning the presumption of abuse. Creditors will be notified, at a later date, if presumption of abuse arises.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (631) 712-6200 Date: 10/10/18

For more information, see page 2 &gt;

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Debtor **Frenny Mariano**Case number **8-18-76800-ast**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 12/18/2018</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcyntices.uscourts.gov/">https://bankruptcyntices.uscourts.gov/</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>